Commissioner for Patents April 4, 2007 Page 2 of 17

Serial No. 10/733,836 Confirm. No.: 2190 Art Unit: 3625 Examiner: Garg, Yogesh C. IBM Docket: AUS920030904US1(4026)

AMENDMENT OF THE SPECIFICATION

RECEIVED CENTRAL FAX CENTER

APR 0 4 2007

Applicant respectfully requests that the following paragraph replace paragraph [0011] of the specification in the "BACKGROUND" section, on page 4. The change to this paragraph corrects a typo and does not add new matter:

Being bombarded with the product information from the merchants, [0011] manufacturers, and banks, in different formats and, at least with regard to the information from the bank, at different times, the purchaser must be very organized, filing the information in a manner that it will be accessible when needed. In many situations, the purchaser may lose track of the information or may even forget about certain policies received from the store, the bank, and/or the manufacturer at the time the policies are needed. For instance, the purchaser may purchase a television, and receive an in-store warranty for a year and a manufacturer's warranty for three years. The manufacturer's warranty may be extendable within a few months of expiration and the purchaser, considering that a great offer, may factor that extendable warranty in as a basis for purchasing the particular manufacturer's television. However, three years later, the purchaser may forget about the extendable warranty and forget to file the paperwork to extend the warranty because the television seems to be working great. A year later, after it's too late for the purchaser to extend the warranty, a part, previously under warranty, may fail, costing the purchaser significantly more than the price of extending the warranty.

Applicant respectfully requests that the following paragraph be added after paragraph [0014] of the specification in the "SUMMARY OF THE INVENTION" section. The paragraph is essentially the content of original claim 18 and does not add new matter:

[0014.01] In some of the embodiments above, the receipt processor comprises a receipt parser to parse the electronic receipt to identify the product.